

Information to identify the case:

Debtor 1	Christal A Fisher-Battise	Social Security number or ITIN	xxx-xx-3315
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-23142-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christal A Fisher-Battise
aka Christal Fisher, aka Christal Battise

10/1/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christal A Fisher-Battise
Debtor(s)

Case No. 15-23142-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Oct 01, 2020

Form ID: 3180W

Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:

Recip ID	Recipient Name and Address
db	+ Christal A Fisher-Battise, 1 Oak Hollow Lane, Sicklerville, NJ 08081-3908
cr	+ SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
515620614	Advanced Surgical Institute, 556 Egg Harbor Rd Suite B, Sewell, NJ 08080-2326
515836590	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515620623	+ Diamond Resorts, PO Box 60480, Los Angeles, CA 90060-0480
515620625	+ Emergency Physicians of South Jersey, 90 Brick Road, Marlton, NJ 08053-2177
515620626	HRRG, PO Box 459080, Sunrise, FL 33345-9080
517229732	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517229733	+ MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP c/o Rushmore Loan Management Services 92619-2708
515670699	+ Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
515620629	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
515677382	+ Ocwen Loan Servicing, LLC, Attn Robertson, Anschutz & Schneid, PL, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
515620630	+ Ocwen loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738
515701437	Plate Pass, LLC, 25274 Network Place, Chicago, IL 60673-1252
515620632	+ Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515701439	+ Professional Gastroenterology, 1939 Route 70 East, Ste. 250, Cherry Hill, NJ 08003-4510
515620633	Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
515620640	+ South Jersey Gas, 1 South Jersey Plaza, Folsom, NJ 08037-9100
515620643	+ The Bank of New York Mellon Trust Co., c/o Udren Law Offices, PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
515846957	The Bank of New York Mellon Trust Company, Nationa, c/o Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
515745945	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
515620646	Unifund CCR, LLC, 106S25 Techwds Cir, Cincinnati, OH 45249

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2020 00:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 02 2020 00:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515760297	EDI: AIS.COM	Oct 02 2020 02:18:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515620615	EDI: BANKAMER.COM	Oct 02 2020 02:13:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
515620616	+ EDI: TSYS2.COM	Oct 02 2020 02:18:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
515831006	+ Email/Text: bncmail@w-legal.com	Oct 02 2020 00:16:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515620620	EDI: CITICORP.COM		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 01, 2020

Form ID: 3180W

Total Noticed: 67

		Oct 02 2020 02:18:00	CitiBank SD NA, Centralized bankruptcy, PO BOX 20363, Kansas City, MO 64195
515815115	+ EDI: WFNNB.COM		
		Oct 02 2020 02:18:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515620617	+ EDI: CAPITALONE.COM		
		Oct 02 2020 02:18:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
515715785	EDI: CAPITALONE.COM		
		Oct 02 2020 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515620618	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Oct 02 2020 00:15:00	Carrington Mortgage Services, PO Box 54285, Irvine, CA 92619-4285
515845580	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Oct 02 2020 00:15:00	Carrington Mortgage Services, LLC, Bankruptcy Department, 1600 South Douglass Road, Anaheim, California 92806-5951
515701440	+ EDI: WFNNB.COM		
		Oct 02 2020 02:18:00	Comenity - Catherines, PO Box 659728, San Antonio, TX 78265-9728
515620621	+ EDI: WFNNB.COM		
		Oct 02 2020 02:18:00	Comenity - Lane Bryant Retail, PO Box 659728, San Antonio, TX 78265-9728
515754641	EDI: CRFRSTNA.COM		
		Oct 02 2020 02:13:00	Credit First NA, BK13-Credit Operations, PO Box 818011, Cleveland, OH 44181-8011
515620622	EDI: CRFRSTNA.COM		
		Oct 02 2020 02:13:00	Credit Fist NA, PO Box 81344, Cleveland, OH 44188-0344
515620627	EDI: TSYS2.COM		
		Oct 02 2020 02:13:00	Macy's, PO Box 183083, Columbus, OH 43218-3083
515631976	EDI: DISCOVER.COM		
		Oct 02 2020 02:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515620624	EDI: DISCOVER.COM		
		Oct 02 2020 02:18:00	Discover Card, PO Box 71084, Charlotte, NC 28272-1084
516556491	EDI: ECMC.COM		
		Oct 02 2020 02:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
516556492	EDI: ECMC.COM		
		Oct 02 2020 02:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
515620619	EDI: JPMORGANCHASE		
		Oct 02 2020 02:18:00	Chase Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
515620639	EDI: JPMORGANCHASE		
		Oct 02 2020 02:18:00	Slate from Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
515733194	+ EDI: MID8.COM		
		Oct 02 2020 02:18:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515620628	+ EDI: NAVIENTFKASMSERV.COM		
		Oct 02 2020 02:18:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
515819991	EDI: PRA.COM		
		Oct 02 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515845440	EDI: PRA.COM		
		Oct 02 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541
515620631	EDI: RMSC.COM		
		Oct 02 2020 02:13:00	Paypal Credit, PO box 105658, Atlanta, GA 30348-5658
515887180	EDI: Q3G.COM		
		Oct 02 2020 02:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517651530	Email/Text: bknotices@sns.com		
		Oct 02 2020 00:17:00	SN Servicing Corporation, 323 Fifth Street,

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 01, 2020

Form ID: 3180W

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			Eureka, CA 95501
517651531	Email/Text: bknotices@sns.com	Oct 02 2020 00:17:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
518051533	+ Email/Text: bncmail@w-legal.com	Oct 02 2020 00:16:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518051532	+ Email/Text: bncmail@w-legal.com	Oct 02 2020 00:16:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
515620634	EDI: RMSC.COM	Oct 02 2020 02:13:00	Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
515620635	EDI: RMSC.COM	Oct 02 2020 02:13:00	Sam's Club MC/Synco, PO box 960013, Orlando, FL 32896-0013
515620636	EDI: SEARS.COM	Oct 02 2020 02:18:00	Sears Credit Card, PO Box 688957, Des Moines, IA 50368-8957
515620637	+ EDI: SEARS.COM	Oct 02 2020 02:18:00	Sears Credit Cards, PO Box 6283, Sioux Falls, SD 57117-6283
515620638	EDI: JPMORGANCHASE	Oct 02 2020 02:18:00	Slate Cardmember Services, P.O. Box 15123, Wilmington, DE 19886-5153
515620641	EDI: RMSC.COM	Oct 02 2020 02:13:00	Synco/Walmart, PO BOX 960024, Orlando, FL 32896-0024
515701438	EDI: RMSC.COM	Oct 02 2020 02:13:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
515620645	EDI: TFSR.COM	Oct 02 2020 02:18:00	Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297-0511
515620642	EDI: WTRNBANK.COM	Oct 02 2020 02:18:00	Target National Bank, PO Box 660170, Dallas, TX 75266-0170
515620644	+ Email/Text: chegyi@winslowtownship.com	Oct 02 2020 00:16:00	Township of Winslow, Dominic Maise Muni Complex, 125 South Route 73, Braddock, NJ 08037-9423
515620647	+ EDI: VERIZONCOMB.COM	Oct 02 2020 02:13:00	Verizon New Jersey, 500 Technology Drive, Weldon Spring, MO 63304-2225
515722613	EDI: ECAST.COM	Oct 02 2020 02:18:00	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 01, 2020

Form ID: 3180W

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Christal A Fisher-Battise andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew M. Lubin	on behalf of Creditor Carrington Mortgage Services LLC bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian E Caine	on behalf of Creditor MTGLQ Investors LP bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com

TOTAL: 7